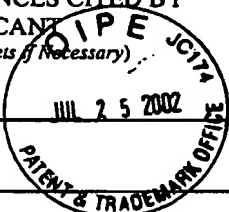


Form PTO 1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT (Use Several Sheets if Necessary) Date: July 25, 2002		Attorney Docket No. 1986.002.00		Application No. 09/756,906			
		Applicant Errol O. Kendall et al.					
		Filing Date January 10, 2001		Group 2161			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2001/0023404 A1	9/2001	Ogawa et al.	705	4	February 28, 2001
<i>FH</i>		6,332,129 B1	12/2001	Walker et al.	705	26	December 4, 1998
<i>FH</i>		5,758,328	5/1998	Giovannoli	705	26	February 22, 1996
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION		
					YES	NO	
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER		DATE CONSIDERED					
<i>K. H. [Signature]</i>		<i>June 24, 2005</i>					
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LIST OF REFERENCES CITED BY APPLICANT <small>(Use Several Sheets if Necessary)</small>							
Date: January 29, 2003		<div style="position: relative; height: 100px;"> <div style="position: absolute; top: 0; right: 0; transform: rotate(45deg); font-weight: bold; font-size: 1.2em;">RECEIVED</div> <div style="position: absolute; top: 0; right: 0; transform: rotate(45deg); font-weight: bold; font-size: 1.2em;">GROUP 3600</div> <div style="position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); font-weight: bold;">FEB 03 2003</div> </div>					
		Applicant Errol O. KENDALL					
		Filing Date January 10, 2001		Group 2161			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
THL		6,456,979 B1	9/2002	Flagg	705/4	705/2	October 24, 2000
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION		
					YES	NO	
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER		DATE CONSIDERED					
THL		June 24, 2005					
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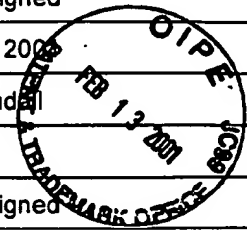


PTO/SB/088 (08-00)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	Not Yet Assigned
				Filing Date	January 10, 2006
				First Named Inventor	Errol O. Kendal
				Group Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	1986-002-00



OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
JH	A	Bragg Associates, Inc., <i>Acturial Counselling Report</i> , 1995, pp: 1-10	/	
JH	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3	/	
JH	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2	/	
JH	D	Physician's Money Digest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30	/	
JH	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2	/	
JH	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-603	/	
JH	G	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13	/	
JH	H	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2		
JH	I	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16		
JH	J	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23		

Examiner Signature <i>T. H. Kendal</i>	Date Considered <i>June 24, 2006</i>
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¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached